

Looking to make more informed benefit
selections during open enrollment?
KEHP has partnered with a leader in
consumer healthcare decision support,
Thomson Reuters to bring you...
KEHP Benefits Analyzer


KEHP BENEFITS ANALYZER

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WELCOME!

This easy-to-use, step-by-step website takes less than 10 minutes and will show you:

- **The Right Plan**
Which health insurance plan is right for your family?
- **The Right Amount**
How much should you contribute to a healthcare Flexible Spending Account (FSA) to maximize your tax savings?
- **The Right Care**
What preventive care does your family need?





Open enrollment for 2011 is October 11-24, 2010.

START

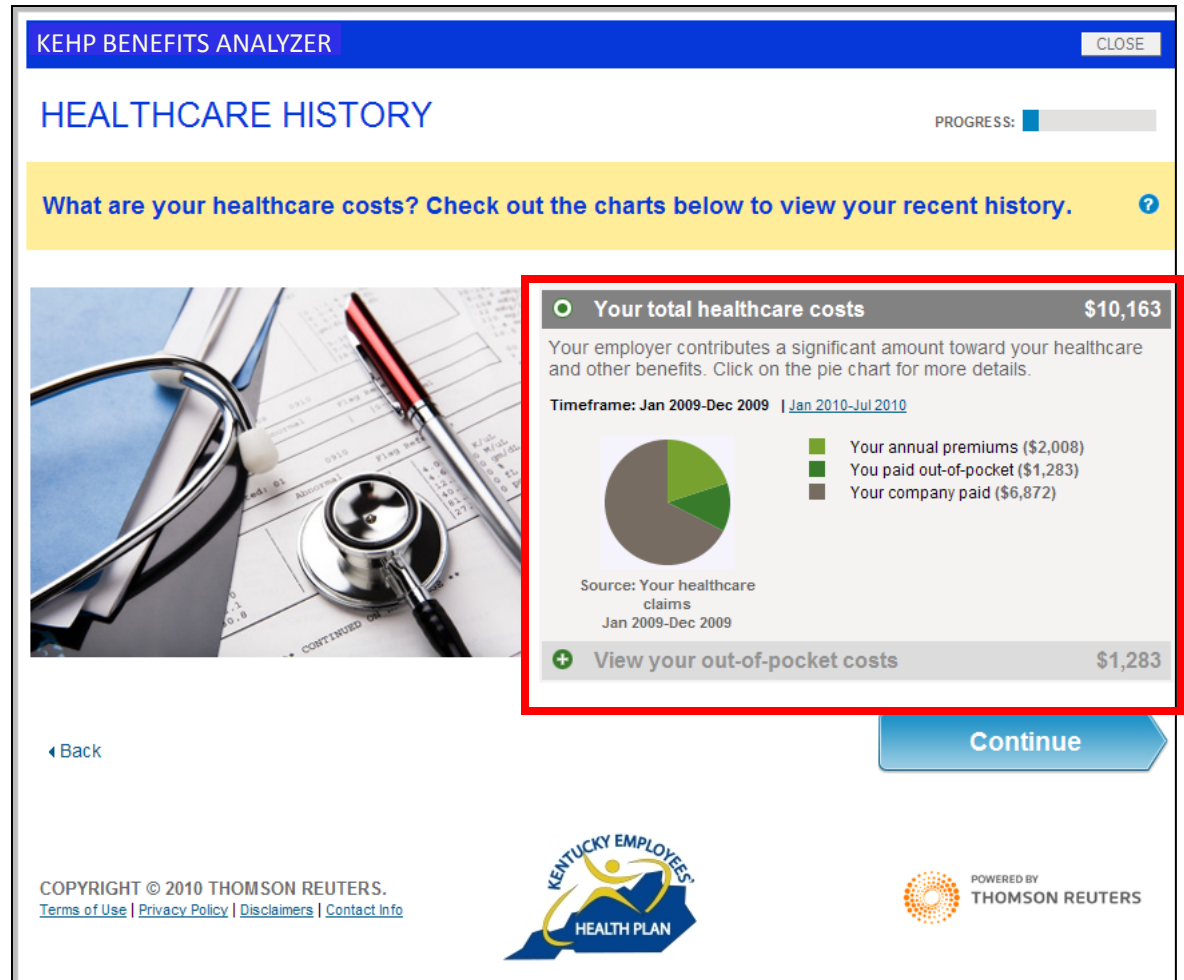
Your privacy is fully protected. The information displayed in this tool is provided by Thomson Reuters, a third-party company that's independent of KEHP. The health information here is provided solely for your use—none of it is shared with KEHP or stored in any way.

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You can review your family's historic healthcare costs and consider whether next year will be similar... or different.



You can tell it the people you'd like considered for coverage under your plan...


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WHO'S ENROLLED

PROGRESS:

Tell us about changes (if any) to who will be enrolled next year by adding or removing people.



KRISTYN	Employee	
SKYLER	Dependent	 Remove
ABIGAIL	Dependent	 Remove

[Tell us about a new covered person](#)

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Search for and add elective or planned major expenses...

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NEW HEALTHCARE SERVICES

PROGRESS:

Are you or your dependents expecting any major services in the next year? If so, you can add them here. ?




Major Healthcare Services

(for example, a planned pregnancy, elective surgery, or new condition).


KRISTYN	Add a major healthcare service
SKYLER	Add a major healthcare service
ABIGAIL	Add a major healthcare service


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View & adjust the current spend profile of each person on your own...


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HEALTHCARE USAGE AND NEEDS

PROGRESS:

The levels shown below are based on your recent healthcare and any service(s) you added. ?
You can move the sliders if you want to adjust them.



	Low	Medium	High
KRISTYN			
SKYLER			
ABIGAIL			


This symbol indicates the starting point before you added services or moved the slider.


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Then Benefits Analyzer will give you some personalized “Things to Think About” in your Results...

Things to Think AboutCLOSE

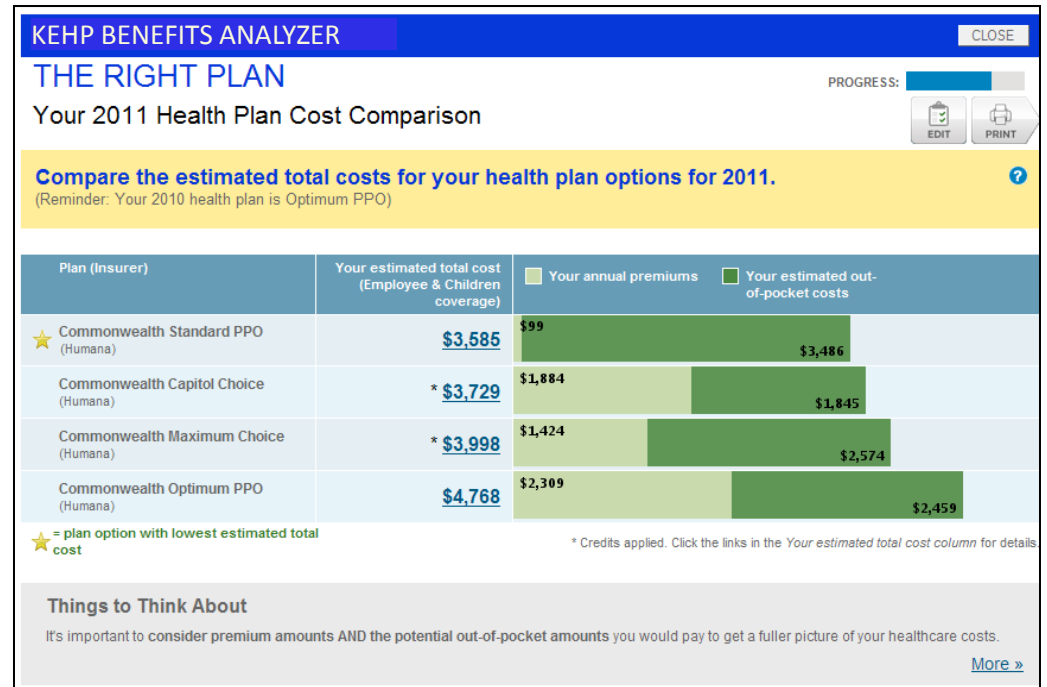
Cost Comparison Tips

- It's important to consider **premium amounts AND the potential out-of-pocket amounts** you would pay to get a fuller picture of your healthcare costs.
- Be sure to **check the out-of-pocket maximum** for the plan that you are going to enroll in to make sure that you are comfortable with the amount.
- **Plans with higher deductibles tend to be a better fit for people who expect to use few healthcare services.** In exchange for lower premiums they usually require you to manage your out-of-pocket expenses well to get the most value from the plan.
- **Plans with higher premiums (and lower deductibles) tend to be a better fit for people who expect to have costly healthcare,** for example, people with chronic conditions, planned surgeries, pregnancies, etc.

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The tool uses your healthcare history, as well as any anticipated changes and preferences you indicated...

...to provide a personalized view of how your plan options compare on estimated costs



Benefits Analyzer can also provide some initial Healthcare Spending Account contribution considerations

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THE RIGHT AMOUNT

PROGRESS:

Your 2011 Flexible Spending Account (FSA) Recommendations

EDIT

PRINT

Consider using an optional spending account to set aside money before taxes to cover out-of-pocket healthcare and prescription drug expenses.

?

Health plan	Account type	* Recommended contribution amount	** Est. tax savings
Commonwealth Standard PPO (Humana)	FSA	\$3,486	\$349 - \$1,220
Commonwealth Capitol Choice (Humana)	FSA	\$1,845	\$185 - \$646
Commonwealth Maximum Choice (Humana)	FSA	\$2,574	\$257 - \$901
Commonwealth Optimum PPO (Humana)	FSA	\$2,459	\$246 - \$861

* Amounts were estimated using your past medical and prescription drug paid claims from Aug 2009 - Jul 2010. We used your expense history (or national averages if we did not have enough history) and any changes you told us about to give you initial healthcare account contributions you should consider.

** Your actual tax savings amount will depend on your income bracket and tax filing status.

Things to Think About


Flexible Spending Accounts (FSAs) are "use it or lose it." The IRS requires that any unused money in these accounts be forfeited after the year, so it's important to estimate your contributions accurately and to track and manage this money.


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...as well as remind you of preventive care services to consider for the coming year...

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THE RIGHT CARE

PROGRESS:

Your 2011 Preventive Care Recommendations

EDIT

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Talk to your doctor about receiving the preventive care services recommended below (based on age and gender). Be proactive in managing your health.

?

KRISTYN	No services recommended at this time.
SKYLER	Talk to your doctor about the right preventive care for your child. You may want to check out the Centers for Disease Control's recommended immunization schedule for children aged 7-18 .
ABIGAIL	Talk to your doctor about the right preventive care for your child. You may want to check out the Centers for Disease Control's recommended immunization schedule for children aged 0-6 .

Source: Various nationally recognized health organizations (U.S. Preventive Services Task Force, Centers for Disease Control, etc.)

Things to Think About

Preventive care services are covered at 100% by your plan. Receiving the recommended preventive care is a great way to ensure your future health.

More »


Review Your Results


- Plan Comparison
- Spending Accounts

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KENTUCKY EMPLOYEES'
HEALTH PLAN

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After you've reviewed your Benefits Analyzer results on-line...

...you can print your results and continue to enroll...

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CONGRATULATIONS!

You've completed this step by step process and now have cost estimates and information that you can use to assist you in making the right plan choice for you.

Your Next Steps...

Print your results

Open enrollment for 2011 is October 11-24, 2010.

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